



U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
**ENTERED**  
TAWANA C. MARSHALL, CLERK  
THE DATE OF ENTRY IS  
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed December 10, 2008

  
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION

IN RE:  
DORIS FAY JAMES  
DEBTOR(S)

§ CASE NUMBER: 108-10203-RLJ-13

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CHAPTER 11

U.S. BANK, N. A., IN IT'S CAPACITY  
TRUSTEE FOR MASTR ASSET BACKED  
SECURITIES TRUST 2002-NC1 MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES  
2002-NC1 AS SERVICED BY OCWEN LOAN  
SERVICING, LLC ITS SUCCESSORS  
IN INTEREST AND/OR ASSIGNEES  
MOVANT

HEARING ON MOTION  
TO LIFT STAY  
DECEMBER 3, 2008

VS.

DORIS FAY JAMES  
RESPONDENT(S)

TIME: 11:00AM

ORDER CONDITIONING AUTOMATIC STAY

On this date, the Motion of U.S. BANK, N. A., IN IT'S CAPACITY TRUSTEE FOR  
MASTR ASSET BACKED SECURITIES TRUST 2002-NC1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-NC1 AS SERVICED BY OCWEN LOAN SERVICING, LLC,  
ITS SUCCESSORS IN INTEREST AND/OR ASSIGNEES, MOVANT, for Relief from Stay of

action against the property of DORIS FAY JAMES, Debtor(s), was considered by this Court.

Upon the appearance of Movant and Debtor(s), IT IS ORDERED as follows:

**I.**

Pursuant to the terms of that certain Promissory Note held by Movant, secured by a Deed of Trust encumbering the Debtor(s) real property described below, Debtor(s) shall disburse directly to Movant, promptly when due, each monthly installment that falls due on or before the 1st day of each consecutive month, beginning the 1st day of December 2008. These installments are currently \$717.49 per month plus a late fee of \$35.87 if any payment is not received by Movant by the 15th of the month when due.

**II.**

In addition to the above payments, Debtor(s) shall cure the \$2,181.72 in post petition arrearage now owed to Movant, which is described as follows:

October 2008 through November 2008 @ \$717.49	\$1,434.98
Accrued Late Charges	\$71.74
Attorney's Fees	\$675.00
<b>TOTAL</b>	<b>\$2,181.72</b>

**III.**

Debtor(s) shall cure the post petition arrearage by making the following cure payments:

(1) December 15, 2008	363.62
(2) January 15, 2009	363.62
(3) February 15, 2009	363.62
(4) March 15, 2009	363.62
(5) April 15, 2009	363.62
(6) May 15, 2009	363.62
<b>TOTAL</b>	<b>\$2,181.72</b>

Payments hereunder shall be mailed to Movant at the following address:

OCWEN LOAN SERVICING, LLC  
12650 INGENUITY DRIVE  
ORLANDO, FLORIDA 32826

ATTN: BANKRUPTCY DEPARTMENT

**IV.**

Debtor(s) shall make all Trustee payments promptly when due, according to the provisions of their Chapter 13 Plan.

**V.**

Should Debtor(s) default on any of the terms of this Order, Movant shall mail notice of the default, to the Debtor(s) by certified mail, return-receipt-requested. Should Debtor(s) not cure the default within ten (10) days of the date Movant mails the notice, the Automatic Stay of 11 U.S.C. Sec 362 shall be and is hereby ordered lifted with respect to Movant. After Movant has sent two (2) such notices and the defaults have been cured, then upon the third default of the terms of this Order the automatic stay shall terminate without further notice or action by the Court. In the event of termination of the automatic stay, Movant, or its successor in interest, shall be authorized to enforce its lien rights and pursue its statutory and contractual remedies to gain possession of the following described property:

LOT 1 AND THE EAST 3 FEET OF LOT 2, BLOCK 1, PASADENA HEIGHTS  
ADDITION TO THE CITY OF ABILENE, TAYLOR COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2,  
SLIDE 17-C AND D, PLAT RECORDS OF TAYLOR COUNTY, TEXAS.; MORE  
COMMONLY KNOWN AS 1889 PASADENA DRIVE, ABILENE, TX 79601

It is further Ordered that MOVANT shall give the Trustee notice immediately upon foreclosure and that MOVANT shall amend or withdraw its claim herein within 20 days after foreclosure.

Should Debtor(s) case convert to a Chapter 7, be dismissed or should Debtor(s) receive a Discharge of Debts before the terms of this Order are complete, then the automatic stay shall terminate without further notice or action by the Court.

Otherwise, the Automatic Stay of 11 U.S.C. Sec 362 shall remain in effect.

###END OF ORDER###

APPROVED AS TO FORM AND CONTENT:

/s/Melissa A. Dennis

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/s/Larry Reed Lewis with permission

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ATTORNEY FOR DEBTOR(S)

/s/Marc McBeath with permission

MARC McBEATH  
CHAPTER 13 TRUSTEE